A CLEAN STOMACH Makes a Well Man

(BY DR. L.W. SHORT.)



The body is a highly organized machine of complicated parts in which the stomach, liver and the | brings increased storage of uric kidneys work for the common good. Damage to any one of these organs interferes with man as a motor mechanism. If you clean the stomach, liver and bowels occasionally with a gentle laxative you can keep well. Too much fuel in man's machine, such as eating too much meat, or alcohol or tea, nervous kidneys. Drink a pint of hot overwork and lack of exercise in outdoor air bring constipation and bad health. Eat less meat, plenty meals and at bed time. Anuric bad health. Eat less meat, plenty of vegetables, and with air and good exercise you need little else. If the send a dime to Doctor Pierce, liver needs rousing—and most of Invalids' Hotel, Buffalo, N. Y., exercise you need little else. If the us need this once a week - take a for trial package.

safe vegetable extract of the leaves of aloe, Mayapple, root of jalap, made into a tiny, sugarcoated pill, sold by almost every druggist, as Dr. Pierce's Pleasant Pellets, and first put up nearly fifty years ago. In vials, twenty-

five cents. Most people die eventually of an over-acid condition. If the blood can be rendered more alkaline, the longer we live. With regular hours, six to eight glasses of water between meals, sensible coarse food and a chance to get the poisons out of the system, a man will live to be a hundred. But, unfortunately, our highly nervous way of living acid in the body. This acts as a noison, and consequently we suffer from headaches, neuralgia, lumbago, aches or pains, rheumatism, gout.

Get rid of this uric acid, poison by taking a harmless medicine, called Anuric, which throws out the uric acid by stimulating the can be obtained at almost any drug store for sixty cents, or

NOW OPEN

Christmas Thrift Club

First National Bank North Bennington, Vt.

Come in and join now be one of the early birds Five different classes, viz:

25c weekly | \$1.00 weekly 50c weekly \$2.00 weekly \$5.00 weekly

We pay interest ar our regular rate on all club accounts where payments are kept up when due.

If you once get the habit you will keep it up. Most of our old cub members renew each year, but we want to have a large number of NEW MEMBERS.

Parents, start your children in with a 25c a week club or more and it will teach them to save.

What Is Worth Owning Worth Insuring

WAR PRICES MAKE REPAIRS AND REPLACEMENTS MORE COSTLY IN CASE OF FIRE

Consult

Harrison I. Norton For Absolutely Reliable Insurance

Good Fabrics are

Here's one thing you mustn't lose sight of if you want clothes that last and save

Good Fabrics! Perfect Fit! Expert Needle Work! That is what you are guaranteed when you buy from "English-American Tailoring"

Every purchaser will receive a trouser press free. This press will help you economize in clothes. Get one!

Also Penobscot Custom Shirts The "guaranteed" Custom Shirt Ladies and Gents-Fine Custom Tailor

C W. Petersen

435 Main Street

Hawks Block

Keep Bennington's Record Clean Buy W. S. S. 10 - 400 - 4

BENNINGTON BRIEFS

News of the Town and Village Told Briefly for Busy Readers

treet is command to the house by Hi-

narket. Adv.

Froy and Cohoos.

'dams" Thursday evening at the Hatch of New York. Hehmond Hotel. Adv. The members of the Woman's Re-

ag at 7.30 propared to work . North Adams," special music and spread distress prevails. taneing with service a la carte, Thursday evening, Richmond Hotel,

The Red team of the Ladies' Aid society of the Baptist church will be intertained at the home of Mrs. George Bond on Elm street Friday at 3 p. m. Al young women of the thurch are cordialy invited.

Fred E. O'Brien, whose name appeared in the casualty list Wednesday among those who had died in the ser vice in France; was a Bennington county registrant from Searsburg. He went to Fort Ethan Allen ate in June, 1917, and enlisted, it is believed. with the first Vermont. He was 30 'ears old and had followed the ocenpation of a lumberjack.

MANCHESTER

Fannie Bond is substituting for Miss Lakin.

Gertrude Shaw has returned to Alany Business college. Norman Marsden has returned to

is duties at Norwich University. Edward Bryant is spending a few lays with friends in Troy and Albany. Mrs. E. G. Cochrane has closed herummer home here and gone to Brook

Regular services in the Haptist thurch next Sunday morning and eve-

Mia Edna Way, who has been a prest of Mr. and Mrs. R. Burr Gleaon has returned to Saratoga.

Gertrude McChure, who spens her Diristmas vacation at her home, than eturned to Alban Business college. Lerimer H. Heart, who has been a tuest of his parents, Rev. and Mrs. foseph S. Brown, has returned to Middlebury college.

Helen Lakin, a teacher in the Helister district has been called to Arington by the Giness of her mother. Mrs. Jerome Lakin.

Dr. Cochrane of Brooklyn and Mr. and Mrs. McLean of Hoosiek Falls were recent guests of their mother, Mrs. E. G. Cochrane.

Louise Wyman, who has been a guest of Dr. and Mrs. E. L. Wyman during the Christmas vacation, returned to New York city Saturday.

The many friends of Dr. L. J. Ca'a. han are alad to see him about the streets again. The doctor went overseas in April and reached home Sunday night.

The house on Prospect street, Man-chester was burned Sanday night Some of the furniture was saved. Mr. Bell and family have moved to the John H. Watson place in the north part of the town.

Regular meeting of Skinner W. B. C. will be held with the corps president Friday at 11 n'clock. A nienie dinner will be served. Comrades of the Post are sordially invited. The dieers elected will be installed. Members of the W. R. C. please notice the change in hour of meeting.

Mrs. A. F. Smith was called to Keene, N. H., last week to attend the funeral of her granddaughter. Ellisabeth Jay Smith, youngest daughter of Prot. W. O. Smith. She had influenza followed by appendicitis. She was operated on for appendicitis at the Keene hospital on Thursday at 4 o'clock and died Friday at midnight. Mr. Smith is principal of the blub school in Keene, N. H. Mr. and Mrs. Smith have a wide circle of friends in Manchester who sympathize with them in their bereavement. It is the first break in the happy home circle.

HAVE YOU A BAD BACK

If you Have, the Statement of this Bennington Resident Will Interest You.

Does your back ache, night and

Hinder work; destroy your rest? Does it stab you through and

When you stoop or lift or bend? Then your kidneys may be weak. Often backache to the clue. Just to give you further proof. The kidney action may be wrong. If attention is not paid More distress will soon appear.

Headaches, dizzy spells and nerves. Uric neld and its ills Make the burden worse and worse. Lintments and plasters can't Reach the inward cause at all: Help the kidneys-use the pills Beauington folks have tried and

What they gay you can believe. Read this Bennington woman's ac-

See her, ask her, if you doubt. Mrs. C. H. Robson, 225 Depot St., "I have used Doan's Kidney Pills for the past four or five years whenever I have suffered from kidney complaint. At times my back becomes sere and lame, and it is difficult for me to stoop over or bend, When these attacks come on, I use Doan's Kidney Pills and they always

Price for, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pfils—the same that Mrs. Robson had, Foster-Milburn Co. Migra., Buffalo, N. Y.

HEADS RELIEF IN TURKEY

Have U. S. Ald.

native of Chittenden county, Vt., and from the railroads. The trucks will in 1882 and took his medical course Mrs. Mas Maise of West Main a graduate of Middlebury College in also be used to bring the more than at Harvard Medical College and the Fresh oysters, shrimp, scallens, buil Americans who are to sait for Turkey Constantinople to the Caspian Sea and Important commission. It is expected reads, smelt and jubiter at Estes' early this month. The other commis. from the Caucasus mountains to Syria that the medical unit will consist of Miss Flora Murphy of Deven afreet vard University, Judge Victor Dowl. States cant of the Mississippi river - teriologist. Reports from German s spending a week with friends in ing of New York, Pres. John H. T. will be covered by the commission. sources indicate that over 2,500,000 frey and Cohoos. Main of Grinnell College, Dr. W. W. The sanitary conditions in the in-people have died in that country from

"A Little Bit of Programmy in North Peet of Washington and Harold A. terior of Turkey are known to be hor- typhoid, typhus, dysentry and cholera ribly bad. The American committee since the war began. It is the plan of this commission to for cellel in the near east has decided. Vermont is now being organized in go directly to Constantinople after to send with its relief expedition to the same general way as in the pregetting into touch with the Local Re- Torkey, a medical commission under vious drives for the raising of funds lef corps are requested to meet at lief Committee there, proceed into the the direction of Dr. Geo. H. Washburn for relief in the Near East, under the he Red Cross room; on Friday even interior of the country about whose of Boaton, Mass. Dr. Washburn, the direction of the American Committee, for a period of six months, when it is physical and economic condition little son of Dr. George Washburn, for forty The sum of \$30,000,000, which the hoped that some stable form of gov-"A Little Bit of Broadway in is known at present except that wide years the distinguished president of committee is asking the nation to erment may be provided to take over Robert College Constantinople, was give, will only provide a maximum of a large part of the responsibility for

follow soon after upon a government at Constantinople, where he lived for transport baded with medical and sixteen years. He is familiar with Dr. Barton, a Former Vermonter, to other necessary supplies and motor the languages of the country, which trucks with which these can be car- he has frequently revisited. Dr. Wash-Dr. James L. Barton of Boston, a ried late the interior sections away burn graduated from Amherst College the class of 1881, has been designated one and a half million refugees back Boston City Hospital. He is a well as chairman of a commission of seven to exile. The entire country from known surgeon and general practistoners are Rabbi Stephen Wise of and the Mediteraneau a territory ap- at least ten physicians and ten nurses New York, Prof. E. C. Moore of Har- proximately as large as the United with a sanitary engineer and a bac-

A body of 250 relief workers are to born in the United States Consulate 17c per day for relief, per individual, meeting the needs of that region



DON'T BLAME THE AGENT

If you are a property owner holding fire insurance policies containing the clause known as the reduced rate or co-insurance clause and find, after a fire, that you are underinsured and that you must stand a portion of the loss instead of receiving your insurance in full, don't blame the agent who places your insurance, whoever he may be.

You are, or should be, in a better position to know the value of your property than any one else and you will find your agent ready and willing to insure you up to the proper amount.

This clause, as a rule, is not required in policies covering property located outside water works protection nor on dwelling property wherever located, but where it is required it is highly important to the owner of the property that the proper amount of insurance be carried.

Many people seem to have a rather vague understanding of the meaning and operation of the reduced rate clause and the following from an Insurance Journal, "The Standard," gives a very clear explanation of same.

There never was a time in the history of the country when it was so necessary for business men generally, and for bankers and others who are loaning money on mortages particularly, to understand clearly the operation of the co-insurance clause, which is a part of nearly all fire insurance policies. The reason for this is the tremendous inrease in the value of all building and raw materials, machinery, stock and general commodities since 1914. Roughly approximated and averaged it would seem that since the beginning of the war such inrease in values has amounted to at least 100 per cent., and this fact has led the General Fire Extinguisher Co., of Providence, R. I., to make the following observations: In some industries the advance' is a great deal more than this and in only a few is it less. In addition, increased labor costs and the labor shortage are important factors in any consideration of building operations.

The effect of any such advance in values as noted above is readily apparent to anyone who will study closely the usual co-insurance lause which follows:

This Company shall not be liable for a greater proportion of any loss or damage to property described herein than the sum hereby insured bears to -- percentum of the actual cash value of said property at the time such loss shall happen."

The feature of this clause that puzzles so many business men is that the clause operates on the basis of the cash value at the time of the lire. not the value at the time the insurance was taken out.

Obviously this requires that the amount of insurance carried be inreased in direct proportion to the increase in the values at risk The business man with, for instance, the 80 per cent, chaine in this policy, who does not so increase all insurance will find on any loss ess than 30 per cent, of value that he cannot collect as much money now from the insurance companies as he could three years ago. Strangely quough, an increase in values results in case of fire in decreased incirance indemnity!

Conineso Men Object to Clause

A great many by the tree object to the co-hisurance clause because they think that a man shat the insurance company will pay only a certain proat of any given loss. This is, of course, a misinken idea. The has no effect whatever upon the adjustment of lorges, if the cla-I ved up to by the assured. It is only when the assured does not make ain the agreed amount of insurance in proportion to value that the clause is operative.

All business men should, if they have not already done so, ascertain accurately the present value of the property they wish to have insured, and then take steps to have their insurance amount to the agreed percentage (usually 80 per cent) of such value. If this is done, the insured will be entitled to collect any losses he may have, just as if the clause was not attached to the f

The most usual co-insurance clause is based on the assured agreeing to earry 80 per cent. of the value of his property and the following example, worked out on the basis of varying lasses in value and varying lasses, illustrates the operation of the blanse;

Example of 80 Per Cent. Co-incurance Clause Three Years Ago

| Insurance carried | \$10,000 |
|---|----------|
| Now- | |
| Value of building and contents \$75,000 | |
| Assured should carry 80 Per Cent. of value, or 60,000 | |
| *Insurance carried | |
| Loss by fire | |
| Paid by insurance company-75 per cent. of loss or | \$7,500 |
| Assured must bear 25 per cent. of the loss, or, | 2,,500 |
| | |

*Insurance carried is only 75 per cent, of what assured should carry to comply with the requirements of the 80 per cent, clause.

Co-insurance Principle Fair

That the co-insurance principle is essentially a fair one is demonstrated by the following example of what might happen if some such

ause were not in effect:
Jones and Brown are owners of adjacent buildings. Three years ago these buildings were worth \$50,000 each. At that time Jones and Brown insured their buildings for 80 per cent, of their value, or \$40,000 on each building. Each paid an annual insurance premium of \$400.

compliance with the 80 per cent, clause in his policy, increased his insurance in direct proportion to his increased values. His building having increased in value to \$100,000 he accordingly carried \$80,000 insurance and his annual premium was consequently \$800. Brown's property increased in value in the same proportion. But

Three years passed. Values in both buildings doubled. Jones, in

Brown disregarded the co-insurance principle and on his \$100,000 of value carried only \$40,000 insurance. His annual premium at the same old rate was still \$400 per year.

A fire occurs and damages each building to the extent of \$30,000. Without the application of the co-insurance principle Jones and Brown would each receive \$30,000 from the insurance companle: Brown would receive just as much as Jones although the latter had been paying to the insurance companies \$800 a year for his protection, while Brown had been paying only \$400 a year.

Obviously, any such adjustment as this would seriously mulct Jones to pay Brown's losses. Since the insurance companies must obtale premiums sufficient on the average to pay losses, expenses, and a profit, they must devise some method, either of rate making or adjustment of losses, to guard against such flagrant injustice to policyholders as would have been present in the case of Jones and Brown.

Logic of Clause

The co-insurance clause, or reduced rate clause, as it is sometimes called, is the method the insurance companies have adopted to overcome this difficulty. The operation of that clause in the case of Jones and Brown would have given to Brown \$15,000 and to Jones \$30,000.

The co-insurance clause has no effect whatever on the adjustment of any loss where the amount of insurance carried equals or exceeds So per cent, of the present value of the property insured. The clause has no effect when the amount of the loss sustained equals or exceeds 80 per cent, of the value of the property insured.

in other words, the 80 per cent. clause operates after a fire only when the amount of loss and the amount of insurance carried are less than the agreed percentage of co-insurance which agreed percentage is a considerable factor in the rate which the assured pays. The importance of the clause becomes more apparent when it is realized that only about five per cent, of all losses exceed 80 per cent, of the total value of the property insured. That is to say, that if a hundred business men who are not living up to the co-insurance agreement in their policies, each has a loss, ninety-five of them will find when they come to have their loss adjusted that they are co-insurers for a part of their own losses. The company will pay them only that proportion of any given less under eighty per cent, of full value that the insurance carried bears to eighty per cent, of the actual value at the time, the fire

Important to Bankers

The operation of the co-insurance clause is clearly of the most vital importance to bankers and to others loaning money on mortgages covering burnable property. For instance, it is not enough that the face value of the insurance policy equals or exceeds the amount loaned, because, as is illustrated in the foregoing example, the face value of the policy is, where the clause is in effect, practically nothing but the basis on which losses are to be adjusted. It might well happen that the abrogation of the co-insurance clause would, in case of loss, result in a payment from the insurance company insufficient to cover the lean. More important, the concern would be left with no money to rehabilitate its business.

In spite of the importance of this matter it is readily apparent that a great many concerns in the United States who have the 80 per cent clause in their policies have not increased their insurance in proportion to their values. For instance, in 1914 the amount of insurance carried by the stock companies and foreign companies was approximately \$56,000,000,000 according to the Spectator Company, publishers of the Insurance Year Book. The normal average increase in insurance carried is approximately \$2,500,000,000 a year.

But in spite of the greatly increased values and unprecedented industrial activity in the latter half of 1915 and throughout 1916, there was at risk on January 1, 1917, only a little more than \$63,000,000,000. The figures for the amount at risk on January 1, 1919, will not be available until May, but on the basis of the January, 1917, figures it is obvious that the amount of insurance carried has not kept pace with the increased values.

The increase in amounts at risk from January 1, 1915, to January 1. 1917, were not more than \$2,000,000,000 more than the average nominal increase, or only about 3 per cent, of the amount at risk.

Look up the value of your insurable property, talk the matter over with your agent, and if underinsured lese no time in increasing your insurance to the proper amount,

I shall be pleased to take up the matter with any one needing further insurance and to place the amount needed to comply with the requirements of the clause in question.

CHARLES N. POWERS

Savings Bank Building

Bennington, Vt.